

PATENT

Attorney Docket No. 11360.0189-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Edward G. MCLAUGHLIN et al. ) Group Art Unit: 3691  
)  
Application No.: 09/277,189 ) Examiner: Poinvil, Frantzy  
)  
Filed: March 26, 1999 )  
)  
For: ELECTRONIC BILL ) Confirmation No.: 3185  
PRESENTATION AND PAYMENT )  
METHOD AND SYSTEM )

**Mail Stop: AMENDMENT**

Commissioner for Patents

P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed July 22, 2010, the period for response to which extends through October 22, 2010, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks** follow the amendment sections of this paper.